

EXHIBIT “A”

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF PENNSYLVANIA, READING DIVISION

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Joseph

First name

M.

Middle name

Bring your picture identification to your meeting with the trustee.

Bangcoro

Last name and Suffix (Sr., Jr., II, III)

Lisa

First name

M.

Middle name

Bangcoro

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-0894

xxx-xx-6581

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Your Employer
Identification Number
(EIN), if any.

EIN

EIN

5. Where you live

525 W Berwick St
Easton, PA 18042-6406

Number, Street, City, State & ZIP Code

Northampton

County

If your mailing address is different from the one
above, fill it in here. Note that the court will send any
notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in
here. Note that the court will send any notices to this mailing
address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing
this district to file for
bankruptcy

Check one:

- ☒ Over the last 180 days before filing this petition, I
have lived in this district longer than in any other
district.
- ☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- ☒ Over the last 180 days before filing this petition, I have
lived in this district longer than in any other district.
- ☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Case number (if known)

Part 2 Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under
- Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13

8. How you will pay the fee
- ☒ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?
- ☐ No.
- ☒ Yes.

District	<u>USBC EDPA</u>	When	<u>1/25/17</u>	Case number	<u>17-10549</u>
District	_____	When	_____	Case number	_____
District	_____	When	_____	Case number	_____

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?
- ☒ No
- ☐ Yes.

Debtor	_____	Relationship to you	_____
District	_____	When	_____
Debtor	_____	Relationship to you	_____
District	_____	When	_____

11. Do you rent your residence?
- ☐ No. Go to line 12.
- ☒ Yes. Has your landlord obtained an eviction judgment against you?
- ☒ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M. Exhibit

Page 5 of 39

Case number (if known)

Part 3 Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4 Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M Exhibit Page 6 of 39

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M

Exhibit Page 7 of 39

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.		
	16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.		
	16c. State the type of debts you owe that are not consumer debts or business debts 		
<hr/>			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18. <input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes		
<hr/>			
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
<hr/>			
19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
<hr/>			
20. How much do you estimate your liabilities to be?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Joseph M. Bangcoro

Joseph M. Bangcoro

Signature of Debtor 1

/s/ Lisa M. Bangcoro

Lisa M. Bangcoro

Signature of Debtor 2

Executed on March 18, 2023
MM / DD / YYYYExecuted on March 18, 2023
MM / DD / YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Michael J McCrystal
Signature of Attorney for Debtor

Date **March 18, 2023**
MM / DD / YYYY

Michael J McCrystal
Printed name

McCrystal Law Offices
Firm name

326 Main St Ste 1
Emmaus, PA 18049-2739
Number, Street, City, State & ZIP Code

Contact phone **(610) 262-7873**

Email address **mccrystalaw@gmail.com**

55064

Bar number & State

EXHIBIT “B”

Fill in this information to identify your case:

Debtor 1 Joseph M. Bangcoro
First Name Middle Name Last Name

Debtor 2 Lisa M. Bangcoro
(Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the EASTERN DISTRICT OF PENNSYLVANIA, READING DIVISION

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$260,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Joseph M. Bangcoro
Joseph M. Bangcoro
Signature of Debtor 1

Date March 18, 2023

X /s/ Lisa M. Bangcoro
Lisa M. Bangcoro
Signature of Debtor 2

Date March 18, 2023

EXHIBIT “C”

Fill in this information to identify your case and filer:

Debtor 1	Joseph M. Bangcoro		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	Lisa M. Bangcoro		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	EASTERN DISTRICT OF PENNSYLVANIA, READING DIVISION		
Case number			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1 Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No Go to Part 2
- ☐ Yes Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G Executory Contracts and Unexpired Leases*.

3 Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
- ☐ Yes

4 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
- ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions

6 Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☒ No
- ☐ Yes Describe

7 Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☒ No
- ☐ Yes Describe

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Case number (if known)

8 Collectibles of value*Examples* Antiques and figurines, paintings, prints, or other artwork, books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☐ No☐ Yes Describe**9 Equipment for sports and hobbies***Examples* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis, canoes and kayaks, carpentry tools, musical instruments☐ No☐ Yes Describe**10 Firearms***Examples* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☐ Yes Describe**11 Clothes***Examples* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☐ Yes Describe**12 Jewelry***Examples* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☐ Yes Describe**13 Non-farm animals***Examples* Dogs, cats, birds, horses☐ No☐ Yes Describe**14 Any other personal and household items you did not already list, including any health aids you did not list**☐ No☐ Yes Give specific information**15 Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**

\$0.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**16. Cash***Examples* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☐ Yes**17 Deposits of money***Examples* Checking, savings, or other financial accounts; certificates of deposit, shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each☐ No☐ Yes

Institution name

18 Bonds, mutual funds, or publicly traded stocks*Examples* Bond funds, investment accounts with brokerage firms, money market accounts☐ No☐ Yes

Institution or issuer name

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Exhibit Page 14 of 39

Case number (if known)

19 Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes Give specific information about them

Name of entity

% of ownership

20 Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders*Non negotiable instruments* are those you cannot transfer to someone by signing or delivering them☒ No☐ Yes Give specific information about them

Issuer name

21 Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes List each account separately.

Type of account

Institution name

22 Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes

Institution name or individual

23 Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes Issuer name and description**24 Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1)

☒ No☐ Yes Institution name and description Separately file the records of any interests 11 U.S.C. § 521(c)**25 Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes Give specific information about them.**26 Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes Give specific information about them.**27 Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes Give specific information about them.**Money or property owed to you?****Current value of the
portion you own?**
Do not deduct secured
claims or exemptions**28 Tax refunds owed to you**☒ No☐ Yes Give specific information about them, including whether you already filed the returns and the tax years.**29 Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes Give specific information

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Joseph M.

Exhibit Page 15 of 39

Case number (if known)

30 Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits, unpaid loans you made to someone else

☒ No☐ Yes Give specific information.**31 Interests in insurance policies**

Examples: Health, disability, or life insurance, health savings account (HSA), credit, homeowner's, or renter's insurance

☒ No☐ Yes Name the insurance company of each policy and list its value

Company name

Beneficiary

Surrender or refund
value**32 Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes Give specific information.**33 Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No☐ Yes Describe each claim.**34 Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes Describe each claim.**35 Any financial assets you did not already list**☒ No☐ Yes Give specific information.

36 Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$0.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37 Do you own or have any legal or equitable interest in any business-related property?**☒ No Go to Part 6☐ Yes Go to line 38**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46 Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?☒ No Go to Part 7☐ Yes Go to line 47.**Part 7: Describe All Property You Own or Have an Interest In That You Did Not List Above****53 Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

☒ No☐ Yes Give specific information.

54 Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Joseph M.

Case number (if known)

Part 8: List the Totals of Each Part of this Form

55	Part 1: Total real estate, line 2		\$0.00
56	Part 2: Total vehicles, line 5	\$0.00	
57	Part 3: Total personal and household items, line 15	\$0.00	
58	Part 4: Total financial assets, line 36	\$0.00	
59	Part 5: Total business-related property, line 46	\$0.00	
60	Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61	Part 7: Total other property not listed, line 54	+	\$0.00
62	Total personal property. Add lines 56 through 61	\$0.00	Copy personal property total \$0.00
63	Total of all property on Schedule A/B Add line 55 + line 62		\$0.00

Fill in this information to identify your case:

Debtor 1	Joseph M. Bangcoro		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF PENNSYLVANIA, READING DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1. Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
--	---	---	------------------------------------

Debtor 1 Exemptions

Brief description:

Line from *Schedule A/B*:☐☐

100% of fair market value, up to any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$189,050

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Case number (if known)

Fill in this information to identify your case:

Debtor 1

First Name Middle Name Last Name

Debtor 2

Lisa M. Bangcoro

(Spouse if, filing)

First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF PENNSYLVANIA, READING DIVISION**

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
--	---	---	------------------------------------

Debtor 2 Exemptions

Brief description:

Line from *Schedule A/B*:

☐

☐

100% of fair market value, up to any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:			
Debtor 1	Joseph M. Bangcoro		
	First Name	Middle Name	Last Name
Debtor 2	Lisa M. Bangcoro		
(Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	EASTERN DISTRICT OF PENNSYLVANIA, READING DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☒ No Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form
- ☐ Yes Fill in all of the information below

Fill in this information to identify your case.

Debtor 1 Joseph M. Bangcoro

Debtor 2 Lisa M. Bangcoro
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA,
READING DIVISION

Case number _____
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 1061

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
- ☐ Not employed

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ N/A
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ N/A

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	\$ 0.00	\$ N/A	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	\$ 0.00	\$ N/A	
5b. Mandatory contributions for retirement plans	\$ 0.00	\$ N/A	
5c. Voluntary contributions for retirement plans	\$ 0.00	\$ N/A	
5d. Required repayments of retirement fund loans	\$ 0.00	\$ N/A	
5e. Insurance	\$ 0.00	\$ N/A	
5f. Domestic support obligations	\$ 0.00	\$ N/A	
5g. Union dues	\$ 0.00	\$ N/A	
5h. Other deductions. Specify:	\$ 0.00	\$ N/A	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	\$ 0.00	\$ N/A	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$ 0.00	\$ N/A	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ 0.00	\$ N/A	
8b. Interest and dividends	\$ 0.00	\$ N/A	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0.00	\$ N/A	
8d. Unemployment compensation	\$ 0.00	\$ N/A	
8e. Social Security	\$ 0.00	\$ N/A	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	\$ 0.00	\$ N/A	
8g. Pension or retirement income	\$ 0.00	\$ N/A	
8h. Other monthly income. Specify:	\$ 0.00	\$ N/A	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	\$ 0.00	\$ N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 0.00	\$ N/A	\$ 0.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			
		+\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		\$ 0.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain:			

Fill in this information to identify your case.

Debtor 1 Joseph M. Bangcoro

Debtor 2 Lisa M. Bangcoro
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA,
READING DIVISION

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1 Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

19

☐ No

☒ Yes

Son

11

☐ No

☒ Yes

Daughter

9

☐ No

☒ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2 Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Case number (if known)

6 Utilities:

6a	Electricity, heat, natural gas	6a	\$	0.00
6b	Water, sewer, garbage collection	6b	\$	0.00
6c	Telephone, cell phone, Internet, satellite, and cable services	6c	\$	0.00
6d	Other: Specify _____	6d	\$	0.00

7 Food and housekeeping supplies

7 \$ 0.00

8 Childcare and children's education costs

8 \$ 0.00

9 Clothing, laundry, and dry cleaning

9 \$ 0.00

10 Personal care products and services

10 \$ 0.00

11 Medical and dental expenses

11 \$ 0.00

12 Transportation. Include gas, maintenance, bus or train fare
Do not include car payments

12 \$ 0.00

13 Entertainment, clubs, recreation, newspapers, magazines, and books

13 \$ 0.00

14 Charitable contributions and religious donations

14 \$ 0.00

15 Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20

15a	Life insurance	15a	\$	0.00
15b	Health insurance	15b	\$	0.00
15c	Vehicle insurance	15c	\$	0.00
15d	Other insurance: Specify _____	15d	\$	0.00

16 Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20
Specify _____

16 \$ 0.00

17 Installment or lease payments:

17a	Car payments for Vehicle 1	17a	\$	0.00
17b	Car payments for Vehicle 2	17b	\$	0.00
17c	Other: Specify _____	17c	\$	0.00
17d	Other: Specify _____	17d	\$	0.00

18 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18 \$ 0.00

19 Other payments you make to support others who do not live with you.

\$ 0.00

Specify _____

19

20 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a	Mortgages on other property	20a	\$	0.00
20b	Real estate taxes	20b	\$	0.00
20c	Property, homeowner's, or renter's insurance	20c	\$	0.00
20d	Maintenance, repair, and upkeep expenses	20d	\$	0.00
20e	Homeowner's association or condominium dues	20e	\$	0.00

21 Other: Specify _____

21 +\$ 0.00

22 Calculate your monthly expenses

22a Add lines 4 through 21

22b Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c Add line 22a and 22b. The result is your monthly expenses

\$	0.00
\$	
\$	0.00

23 Calculate your monthly net income.

23a Copy line 12 (your combined monthly income) from Schedule I

23b Copy your monthly expenses from line 22c above

23a	\$	0.00
23b	-\$	0.00

23c Subtract your monthly expenses from your monthly income
The result is your monthly net income

23c \$ 0.00

24 Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No

☐ Yes

Explain here

EXHIBIT “D”

Fill in this information to identify your case:			
Debtor 1	Joseph M. Bangcoro		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)	Lisa M. Bangcoro		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF PENNSYLVANIA, READING DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
-----------	----------------------------	-------------------------	----------------------------

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of Income Check all that apply.	Gross Income (before deductions and exclusions)	Sources of Income Check all that apply.	Gross Income (before deductions and exclusions)

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Exhibit

Page 26 of 39

Case number (if known)

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1
Sources of Income
Describe below.

Gross Income from
each source
(before deductions and
exclusions)

Debtor 2
Sources of Income
Describe below.

Gross Income
(before deductions
and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

- ☐ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address

Dates of payment

Total amount
paid

Amount you
still owe

Was this payment for ...

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider.

Insider's Name and Address

Dates of payment

Total amount
paid

Amount you
still owe

Reason for this payment

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments to an insider.

Insider's Name and Address

Dates of payment

Total amount
paid

Amount you
still owe

Reason for this payment
Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications,

Debtor 1
Debtor 2

Case 24-10074-pmm Doc 24-1 Filed 05/01/24 Entered 05/01/24 11:21:56 Desc Exhibit Page 27 of 39

Case number (if known)

and contract disputes

- ☒ No
☐ Yes Fill in the details

Case title	Nature of the case	Court or agency	Status of the case
Case number			

- 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below

- ☒ No Go to line 11
☐ Yes Fill in the information below

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

- 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes Fill in the details

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

- 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

- 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes Fill in the details for each gift

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
--	--------------------	--------------------------	-------

Person to Whom You Gave the Gift and Address:

- 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes Fill in the details for each gift or contribution

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
--	-------------------------------	-----------------------	-------

Charity's Name
Address (Number, Street, City, State and ZIP Code)

Part 6: List Certain Losses

- 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes Fill in the details

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B Property	Date of your loss	Value of property lost
--	---	-------------------	------------------------

Part 7: List Certain Payments or Transfers

- 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Case number (if known)

consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
- ☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
McCrystal Law Offices 326 Main St Ste 1 Emmaus, PA 18049-2739	1200.00		\$1,200.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
- ☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	--	---	----------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
- ☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
- ☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	---------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
- ☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	------------------------------------	----------------------------------	---	--

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
- ☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	---	-----------------------	--------------------------

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Exhibit

Page 29 of 39

Case number (if known)

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No☒ Yes. Fill in the details.

Name of Storage Facility

Address (Number, Street, City, State and ZIP Code)

Who else has or had access
to it?Address (Number, Street, City, State
and ZIP Code)

Describe the contents

Do you still
have it?Moove-In Self Storage
1350 Uhler Rd
Easton, PA 18040-6655Old Baby Stuff, Dining room
set stuff toys and dressers
and coffee table☐ No☒ Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No☐ Yes. Fill in the details.

Owner's Name

Address (Number, Street, City, State and ZIP Code)

Where is the property?

(Number, Street, City, State and ZIP
Code)

Describe the property

Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No☐ Yes. Fill in the details.

Name of site

Address (Number, Street, City, State and ZIP Code)

Governmental unit

Address (Number, Street, City, State and
ZIP Code)Environmental law, if you
know it

Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

☒ No☐ Yes. Fill in the details.

Name of site

Address (Number, Street, City, State and ZIP Code)

Governmental unit

Address (Number, Street, City, State and
ZIP Code)Environmental law, if you
know it

Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No☐ Yes. Fill in the details.

Case Title

Case Number

Court or agency
NameAddress (Number, Street, City, State
and ZIP Code)

Nature of the case

Status of the
case

Debtor 1
Debtor 2Case 24-10074-pmm Doc 24-1 Filed 05/01/24 Entered 05/01/24 11:21:56 Desc
Bangcoro, Joseph M. & Bangcoro, Lisa Exhibit Page 30 of 39 Case number (if known)**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☒ No. None of the above applies. Go to Part 12.☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name	Describe the nature of the business	Employer Identification number
Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN.
		Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No☐ Yes. Fill in the details below.

Name	Date Issued
Address (Number, Street, City, State and ZIP Code)	

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Joseph M. Bangcoro

Joseph M. Bangcoro
Signature of Debtor 1

/s/ Lisa M. Bangcoro

Lisa M. Bangcoro
Signature of Debtor 2Date March 18, 2023Date March 18, 2023Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?☒ No☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No☐ Yes Name of Person _____ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

EXHIBIT “E”

Fill in this information to identify your case	
Debtor 1	<u>Joseph M. Bangcoro</u>
Debtor 2 (Spouse, if filing)	<u>Lisa M. Bangcoro</u>
United States Bankruptcy Court for the:	<u>Eastern District of Pennsylvania, Reading Division</u>
Case number (if known)	

Check as directed in lines 17 and 21:	
According to the calculations required by this Statement:	
<input checked="" type="checkbox"/>	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
<input type="checkbox"/>	2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
<input checked="" type="checkbox"/>	3. The commitment period is 3 years.
<input type="checkbox"/>	4. The commitment period is 5 years.
<input type="checkbox"/> Check if this is an amended filing	

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income																																					
1. What is your marital and filing status? Check one only.																																					
<input type="checkbox"/> Not married. Fill out Column A, lines 2-11.																																					
<input checked="" type="checkbox"/> Married. Fill out both Columns A and B, lines 2-11.																																					
Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.																																					
	<table><thead><tr><th></th><th>Column A Debtor 1</th><th>Column B Debtor 2 or non-filing spouse</th></tr></thead><tbody><tr><td>2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).</td><td>\$ 0.00</td><td>\$ 0.00</td></tr><tr><td>3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.</td><td>\$ 0.00</td><td>\$ 0.00</td></tr><tr><td>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.</td><td>\$ 0.00</td><td>\$ 0.00</td></tr><tr><td>5. Net income from operating a business, profession, or farm</td><td></td><td></td></tr><tr><td>Gross receipts (before all deductions)</td><td>Debtor 1 \$ 0.00</td><td></td></tr><tr><td>Ordinary and necessary operating expenses</td><td>-\$ 0.00</td><td></td></tr><tr><td>Net monthly income from a business, profession, or farm</td><td>\$ 0.00</td><td>Copy here -> \$ 0.00</td></tr><tr><td>6. Net income from rental and other real property</td><td></td><td></td></tr><tr><td>Gross receipts (before all deductions)</td><td>Debtor 1 \$ 0.00</td><td></td></tr><tr><td>Ordinary and necessary operating expenses</td><td>-\$ 0.00</td><td></td></tr><tr><td>Net monthly income from rental or other real property</td><td>\$ 0.00</td><td>Copy here -> \$ 0.00</td></tr></tbody></table>		Column A Debtor 1	Column B Debtor 2 or non-filing spouse	2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$ 0.00	3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00	4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00	5. Net income from operating a business, profession, or farm			Gross receipts (before all deductions)	Debtor 1 \$ 0.00		Ordinary and necessary operating expenses	-\$ 0.00		Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00	6. Net income from rental and other real property			Gross receipts (before all deductions)	Debtor 1 \$ 0.00		Ordinary and necessary operating expenses	-\$ 0.00		Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00
	Column A Debtor 1	Column B Debtor 2 or non-filing spouse																																			
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$ 0.00																																			
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00																																			
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00																																			
5. Net income from operating a business, profession, or farm																																					
Gross receipts (before all deductions)	Debtor 1 \$ 0.00																																				
Ordinary and necessary operating expenses	-\$ 0.00																																				
Net monthly income from a business, profession, or farm	\$ 0.00	Copy here -> \$ 0.00																																			
6. Net income from rental and other real property																																					
Gross receipts (before all deductions)	Debtor 1 \$ 0.00																																				
Ordinary and necessary operating expenses	-\$ 0.00																																				
Net monthly income from rental or other real property	\$ 0.00	Copy here -> \$ 0.00																																			

Debtor 1
Debtor 2

Bangcoro, Joseph M. & Bangcoro, Lisa M.

Exhibit Page 33 of 39

Case number (if known)

Column A
Debtor 1Column B
Debtor 2 or
non-filing spouse

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

7. Interest, dividends, and royalties

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ 0.00

For your spouse \$ 0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0.00 \$ 0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ 0.00 \$ 0.00

\$ 0.00 \$ 0.00

Total amounts from separate pages, if any.

+ \$ 0.00 \$ 0.00

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 0.00 + \$ 0.00 = \$ 0.00

Total average
monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. \$ 0.00

13. Calculate the marital adjustment. Check one:

- ☐ You are not married. Fill in 0 below.
- ☒ You are married and your spouse is filing with you. Fill in 0 below.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$ _____
\$ _____
+\$ _____

Total

\$ 0.00

Copy here⇒

\$ 0.00

14. Your current monthly income. Subtract line 13 from line 12.

\$ 0.00

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here⇒

\$ 0.00

Debtor 1
Debtor 2

Multiply line 15a by 12 (the number of months in a year)

x 12

\$ 0.00

15b The result is your current monthly income for the year for this part of the form

16. Calculate the median family income that applies to you. Follow these steps

16a Fill in the state in which you live

PA

16b Fill in the number of people in your household

5

16c Fill in the median family income for your state and size of household

\$ 122,937.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1 *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3. Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).17b ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2 *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3 and fill out *Calculation of Your Disposable Income* (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18 Copy your total average monthly income from line 11.

\$ 0.00

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a If the marital adjustment does not apply, fill in 0 on line 19a.

-\$ 0.00

19b Subtract line 19a from line 18.

\$ 0.00

20. Calculate your current monthly income for the year. Follow these steps

20a Copy line 19b

\$ 0.00

Multiply by 12 (the number of months in a year)

x 12

20b The result is your current monthly income for the year for this part of the form

\$ 0.00

20c Copy the median family income for your state and size of household from line 16c.

\$ 122,937.00

21. How do the lines compare?

☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3. *The commitment period is 3 years*. Go to Part 4.☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4. *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Joseph M. Bangcoro

Joseph M. Bangcoro

Signature of Debtor 1

Date March 18, 2023

MM/DD/YYYY

X /s/ Lisa M. Bangcoro

Lisa M. Bangcoro

Signature of Debtor 2

Date March 18, 2023

MM/DD/YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

EXHIBIT “F”

UNITED STATES BANKRUPTCY COURT FOR
THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Lawrence Majette : Chapter 13
Lorraine C. Majette

Debtors : Bankruptcy No. 18-15092-pmm

MEMORANDUM OF UNDERSTANDING

WHEREAS, the Chapter 13 Trustee has obtained information suggesting that Michael J. McCrystal, counsel for the Debtors (hereinafter "Counsel") has filed bankruptcy plans containing the electronic signatures of the Debtors, when, in-fact they had not signed, approved or knew of the filing of the Plans;

WHEREAS, filing a document that contains a "/s/" designation followed by the typed name of the debtor indicates that the debtor has signed the actual original document and or authorized counsel to sign the document on his or her behalf;

WHEREAS, affixing a debtor's signature to a bankruptcy filing without permission is tantamount to forgery. In re Flitsch, 587 B.R. 287, 293(Bankr.M.D. Pa. 2018);

WHEREAS, misrepresenting client signatures on Chapter 13 Plans is prejudicial to the administration of justice and encroaches upon violating Rule 8.4(c)&(d) of the Pennsylvania Rules of Professional Conduct;

WHEREAS, Rule 1.4 of the Pennsylvania Rules of Professional Conduct imposes a duty upon counsel to communicate with his or her client, and counsel violates that duty by filing bankruptcy documents representing that his clients had signed them, when in fact they had not. In re Willis, 604 B.R. 206, 213 (Bankr.W.D. Pa. 2019);

WHEREAS, such above conduct violates 11 U.S.C § 526(a)(2) in as much as these provisions of the Bankruptcy Code makes it unlawful to make any untrue or misleading statement in a document filed in a bankruptcy case.

AND NOW, this 20th day of May, 2020 upon agreement of the Chapter 13 Standing Trustee and Counsel, in lieu of the Trustee filing a Motion for Sanctions, it is

AGREED, that effective immediately Counsel will obtain the wet ink signature(s) or written permission of his clients demonstrating that they reviewed and approved the filing of any original or amended Chapter 13 Plan prior to the filing such with the Court.

Counsel will obtain the original wet ink signatures of the Debtors in this case for any subsequently amended plan.

Counsel will maintain proof in his files of the original wet ink signatures signed by all his debtors of all original and amended plans; and

Counsel will serve a copy of the original and amended plans upon all of his clients and retain proof of service in his files.

The Trustee will not file a Motion for Sanctions against Counsel in this matter, provided Counsel agrees to the above terms and this written Agreement shall be retained by the Chapter 13 Trustee and not filed with the Court unless the Trustee believes that counsel is not honoring the Agreement's terms.

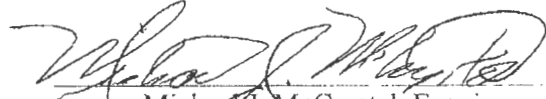
Counsel understands that should he fail to comply with the terms of this Agreement, the Chapter 13 Trustee will file a Motion for Sanctions against him which will, *inter alia*, seek disgorgement of fees and other penalties.

Date: May 28, 2020



Scott F. Waterman, Esquire
Chapter 13 Standing Trustee

Date: 5/27/2020



Michael J. McCrystal, Esquire
Attorney for Debtors

EXHIBIT “G”

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:	:	
	:	
SCOTT M. ZUKOWSKI	:	Chapter 13
	:	
Debtor	:	No. 04-24809-pmm

ORDER

AND NOW, after notice and hearing it is hereby ordered that Michael McCrystal, Esq., shall refund to Scott M. Zukowski, Debtor, the amount of \$1,500.00 as his fee was not reasonably incurred in this case.

Michael McCrystal, Esq. shall pay the above sum within twenty (20) days of the date of this Order and shall so certify to the Court, serving a copy of the certification on Chapter 13 Trustee and the United States Trustee. This court shall retain jurisdiction to enforce this Order.

FOR THE COURT:

October 19, 2023

Date:

Patricia M. Mayer

Patricia M. Mayer, Bankruptcy Judge